REMARKS

Claims 21-49 are pending in the present application. Claims 21, 26-29, 33, 36, 38, 42, and 45-46 were amended in this response. No new matter was introduced as a result of the amendments. Entry of the amendments and favorable reconsideration is respectfully requested.

Claims 21-49 were rejected under 35 U.S.C. §103(a) as being unpatentable over Rogers et al. (US Patent No. 5,946,386), in view of Wolff et al. (US Patent No. 5,774,887).

An examiner interview was held on December 12, 2007. Pursuant to the interview, Applicants have amended the claims to overcome the current rejections and respectfully submit the claims are now in condition for allowance. Specifically, with respect to independent claims 21, 33 and 45, Applicants have amended the claims to clearly indicate that the live voice communication is between a "human call agent" and another person, the "calling or called party," in contrast to the prior art disclosure of communication between a non-human (automated) call agent and a calling party. Accordingly, for at least these reasons, Applicants respectfully submit that claims 21, 33 and 45 and claims 22-32, 34-44 and 46-49 that depend therefrom respectively, are patentably distinguishable over the art of record.

For at least these reasons, and pursuant to the interview discussion, Applicant submits the rejections are traversed and should be withdrawn. Applicants respectfully request that a timely Notice of Allowance be issued in this case. If any additional fees are due in connection with this application as a whole, the Examiner is authorized to deduct such fees from deposit account no. 02-1818. If such a deduction is made, please indicate the attorney docket no. (0112740-1072) on the account statement.

Respectfully submitted,

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